

Client Profile

We met Tom & Sue when they were in their mid-50's. They had two children in their twenties and three young grandchildren. Tom and Sue were both working full time; Tom as a corporate executive and Sue as a CPA. They owned their home, had 7 years left on a \$75K mortgage and had significant assets in 401Ks, IRAs and other investments.

They had been working with a broker for years, who was investment focused, but they were at the point in their lives where they wanted peace of mind—to know if they could achieve their lifetime goal of being empty nesters and live a financially healthy retirement.



Building a Trusting Relationship Helped Pinpoint Personal Concerns

Tom and Sue were referred to Steward Advisors by a mutual friend. This friend knew that the Steward approach of building personal relationships through goal oriented planning would be a good fit. In their initial meeting, they discussed their lifestyle and financial goals but had an additional concern. Sue had a mother in declining health and they were concerned they would need to provide financial support down the line. They also had other questions:

- Overall, did they have enough money to retire comfortably on their own timetable?
- Could Sue stop working in the next 4-5 years? When could Tom retire? His target age was 63.
- How would financially supporting Sue's Mom impact their retirement goals?
- They envision an active retirement; international travel and trips to see the kids and grandkids—could they afford this?
- They have a will but do they need anything else?

Financial Peace of Mind Was Key to a Happy Retirement

This is how Steward Advisors helped them stay on track over the years:

- Retirement age goals were met: both Tom and Sue retired at 63 knowing they had a high likelihood of maintaining the lifestyle they desired with their financial resources
- Met with Steward at least twice a year to review cash flow and net worth trends compared to their retirement goals
- Continued to ask about real life issues, including Sue's Mom's health, that could impact their financial plan
- Periodically utilized the [Steward Riskalyze®](#) tool to confirm comfort with investment risk/reward
- Ensured IRA withdrawals were taken in a timely and tax efficient manner
- Developed a Social Security claiming strategy to maximize benefits
- Coordinated estate plan update with an attorney and monitored financial changes that would impact their estate plan
- Provided a real-time view of their financial situation through Steward's Wealth Management System



If you are in a similar situation and would like see if we are a good fit for you, we'd be happy to talk.

Just call us at 847-637-0111 or email: [Tim Obendorf](#) or [Mike Kwon](#).

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